

**CTChiro**  
**Connecticut Chiropractic Association**  
2257 Silas Deane Highway  
Rocky Hill, Connecticut 06067

Statement of Chris Connaughty, D.C.  
Insurance and Real Estate Committee  
In support of HB 6546

Sen. Crisco, Rep. Megna and members of the committee:

I am Dr. Chris Connaughty, a Chiropractic Physician who has practiced in Connecticut for 26 years. I serve as legislative committee chair for the Connecticut Chiropractic Association, who I represent today.

We support HB 6546, *An Act Concerning Out-of-Pocket Expenses for Physical Therapy Services*.

We are experiencing the very same problem the Physical Therapists have—the co-pays charged patients by insurance companies can mean they receive little payment and sometimes no payment at all. The solution is to require the co-pay to be the same as what is charged for a primary care physician visit.

I am asking that you approve this bill and that you add our profession in it.

Your constituents are increasingly being forced to bear the burden of high health care costs. But it is not just the premiums that have weighed heavily. It is also the individual visit expenditures. Insurers are using co-pays to lower the payment they make for services. Ultimately, this ends up shifting the cost to patients.

It is making the benefit illusory or a “phantom benefit”. A patient thinks they have at least partial coverage for office visits because their “benefits page” says they do. But when the built-in deductibles and co-pays are imposed they have very little benefit, or no benefit at all.

Many patients are under the impression that as their co-pay goes up, their doctor receives more money for the service. They don’t realize that as participating providers we have agreed on discounted rates. As their co-pay rises, the fee for services remains the same—the insured just contributes a greater percentage. .

In conclusion, the Connecticut Chiropractic Association supports this legislation and hope you will provide equity to our profession by including chiropractors within the bill. Thank you